

Fill in this information to identify the case:Debtor 1 JARRED MICHAEL NADAL

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-10111JCM**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: PHFA(*) **Court claim no. (if known):** 8

Last 4 digits of any number you use to identify the debtor's account 7 1 3 4

Property Address: 32 NORTH MAIN ST
ALBION PA 16401

Part 2: Cure Amount

| Total cure disbursements made by the trustee: | Amount |
|--|------------------------|
| a. Allowed prepetition arrearage: | (a) \$ <u>3,899.46</u> |
| b. Prepetition arrearage paid by the trustee: | (b) \$ <u>3,899.46</u> |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c): | (c) \$ <u>0.00</u> |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>0.00</u> |
| e. Allowed postpetition arrearage: | (e) \$ <u>0.00</u> |
| f. Postpetition arrearage paid by the trustee: | + (f) \$ <u>0.00</u> |
| g. Total. Add lines b, d, and f. | (g) \$ <u>3,899.46</u> |

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$838.05

The next postpetition payment is due on

3 / 1 / 2024
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1 JARRED MICHAEL NADAL
Name

Case number (if known) 19-10111JCM

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 04/01/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JARRED MICHAEL NADAL**
Name

Case number (if known) **19-10111JCM**

Disbursement History

| Date | Check # | Name | Posting Type | Amount |
|--|---------|---------|-------------------------------|-----------------|
| <u>MORTGAGE ARR. (Part 2 (b))</u> | | | | |
| 03/26/2021 | 1191966 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 486.67 |
| 04/26/2021 | 1195210 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 116.71 |
| 05/25/2021 | 1198322 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 116.71 |
| 06/25/2021 | 1201514 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 116.71 |
| 07/26/2021 | 1204713 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 150.98 |
| 08/26/2021 | 1207854 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 185.25 |
| 09/24/2021 | 1210958 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 802.10 |
| 10/25/2021 | 1214033 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 161.57 |
| 11/22/2021 | 1217069 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 161.57 |
| 12/23/2021 | 1220151 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 161.57 |
| 01/26/2022 | 1223210 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 738.05 |
| 03/25/2022 | 1229053 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 303.68 |
| 04/26/2022 | 1232096 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 152.06 |
| 05/25/2022 | 1235139 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 152.06 |
| 06/27/2022 | 1238168 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 93.77 |
| | | | | <u>3,899.46</u> |

MORTGAGE REGULAR PAYMENT (Part 3)

| | | | | |
|------------|---------|---------|-------------------------------|----------|
| 06/25/2019 | 1123381 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 2,862.02 |
| 07/29/2019 | 1126811 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 725.93 |
| 08/27/2019 | 1130290 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 641.52 |
| 09/24/2019 | 1133559 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 678.00 |
| 10/24/2019 | 1136928 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 1,037.16 |
| 11/25/2019 | 1140384 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 708.30 |
| 12/23/2019 | 1143782 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 718.21 |
| 01/28/2020 | 1147236 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 725.69 |
| 02/25/2020 | 1150762 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 756.80 |
| 03/23/2020 | 1154242 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 803.83 |
| 04/27/2020 | 1157694 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 1,240.39 |
| 05/26/2020 | 1161029 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 833.30 |
| 06/26/2020 | 1164189 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 851.31 |
| 07/29/2020 | 1167285 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 862.51 |
| 08/25/2020 | 1170366 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 869.37 |
| 09/28/2020 | 1173462 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 1,313.04 |
| 10/26/2020 | 1176551 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 444.26 |
| 11/24/2020 | 1179615 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 891.31 |
| 12/21/2020 | 1182556 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 892.35 |
| 01/25/2021 | 1185534 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 1,336.94 |
| 02/22/2021 | 1188662 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 874.12 |
| 03/26/2021 | 1191966 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 956.89 |
| 04/26/2021 | 1195210 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 05/25/2021 | 1198322 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 06/25/2021 | 1201514 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 07/26/2021 | 1204713 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 08/26/2021 | 1207854 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 09/24/2021 | 1210958 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 10/25/2021 | 1214033 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 11/22/2021 | 1217069 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 12/23/2021 | 1220151 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 798.45 |
| 01/26/2022 | 1223210 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 826.98 |
| 02/23/2022 | 1226083 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 462.04 |
| 03/25/2022 | 1229053 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 1,153.88 |
| 04/26/2022 | 1232096 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 807.96 |
| 05/25/2022 | 1235139 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 807.96 |
| 06/27/2022 | 1238168 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 807.96 |
| 07/26/2022 | 1241101 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 807.96 |
| 08/24/2022 | 1243990 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 807.96 |
| 09/27/2022 | 1246863 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 807.96 |
| 10/25/2022 | 1249670 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 807.96 |
| 11/23/2022 | 1252460 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 808.79 |
| 12/22/2022 | 1255205 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 808.79 |
| 01/26/2023 | 1257944 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 808.79 |
| 02/23/2023 | 1260535 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 452.64 |

Debtor 1 **JARRED MICHAEL NADAL**
Name

Case number (if known) **19-10111JCM**

Disbursement History

| Date | Check # | Name | Posting Type | Amount |
|--|---------|---------|-------------------------------|------------------|
| <u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u> | | | | |
| 03/28/2023 | 1263319 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 905.00 |
| 04/25/2023 | 1266131 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 905.00 |
| 05/25/2023 | 1269001 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 905.08 |
| 06/26/2023 | 1271896 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 876.23 |
| 07/25/2023 | 1274638 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 808.79 |
| 08/25/2023 | 1277420 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 808.79 |
| 09/26/2023 | 1280152 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 808.79 |
| 10/25/2023 | 1282862 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 808.79 |
| 11/27/2023 | 1285540 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 838.05 |
| 12/21/2023 | 1288117 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 600.26 |
| 01/26/2024 | 1290809 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 1,757.10 |
| 02/26/2024 | 1293453 | PHFA(*) | AMOUNTS DISBURSED TO CREDITOR | 88.74 |
| | | | | <u>49,297.55</u> |

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JARRED MICHAEL NADAL
32 NORTH MAIN STREET
ALBION, PA 16401

REBEKAA SEELINGER ESQ
4640 WOLF RD
ERIE, PA 16505

PHFA(*)
ATTN: LOAN SERVICING
PO BOX 15057
HARRISBURG, PA 17105-5057

PHFA**
ATTN BANKRUPTCY NOTICING
211 NORTH FRONT ST
HARRISBURG, PA 17101

LEON P HALLER ESQ
PURCELL KRUG & HALLER
1719 N FRONT ST
HARRISBURG, PA 17102

4/1/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee